

# **EXHIBIT A-6**

Ocwen  
P.O. BOX 9066  
TEMECULA, CA 92589-9066



2310995712

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Ocwen  
P.O. Box 6440  
Carol Stream, IL 60197-6440

20160727-209

Send Correspondence to:  
Ocwen  
P.O. Box 24738  
West Palm Beach, FL 33416-4738

Christopher B Pemental  
PO BOX 750  
BRISTOL, RI 02809-0999



**PATTERN FOR SECURITY PURPOSES ONLY.  
PAGE LEFT INTENTIONALLY BLANK.**



07/26/2016

Sent Via First Class Mail  
2310995712

Loan Number: [REDACTED]

Christopher B Pemental  
PO BOX 750  
BRISTOL, RI 02809-0999

Property Address: 193 Sowams Rd  
Barrington, RI 02806-4607

### NOTICE OF DEFAULT

#### **AVISO IMPORTANTE PARA PERSONAS QUE HABLAN ESPAÑOL:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

Dear Customer(s),

#### SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY

If you have received an Order of Discharge in a Chapter 7 case filed under the Bankruptcy Code of the United States, this notice is not intended as an attempt to collect any debt from you personally. If you have received an Order of Discharge in a Chapter 11, 12 or 13 bankruptcy case, this notice is not an attempt to collect a pre-petition debt pursuant to a completed and confirmed Bankruptcy Plan. If the foregoing applies to you, this notice is sent to you only as a preliminary step to an "In Rem" foreclosure on the mortgage against the above-referenced property. Provisions may be contained within the mortgage/deed of trust that requires notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt contrary to any entered Bankruptcy Order of Discharge.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because we have not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contacts us immediately and provides us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

NMLS # 1852

DEMAND05BKDCM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*





Mortgage payments on the above referenced account are past due, which has caused a default under the terms of the Mortgage or Deed of Trust. As of **07/26/2016**, the following amounts are past due:

|                                   |                     |
|-----------------------------------|---------------------|
| Principal and Interest            | \$244,771.74        |
| Interest Arrearage                | \$0.00              |
| Escrow                            | \$58,569.63         |
| Late Charges                      | \$3,951.86          |
| Insufficient Funds Charges        | \$0.00              |
| Fees / Expenses                   | \$3,800.79          |
| Suspense Balance (CREDIT)         | \$0.00              |
| Interest Reserve Balance (CREDIT) | \$0.00              |
| <b>TOTAL DUE</b>                  | <b>\$311,094.02</b> |

On or before **09/01/2016**, payment may be remitted to us via MoneyGram, bank check, money order or certified funds for the entire total amount past due to the appropriate address listed at the bottom of page four of this notice. Any amount(s) that become due in the interim must also be received.

If the account is not brought current in timely manner, it may result in our election to exercise our right to foreclose on the property. Upon acceleration, the total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect the total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If the loan has already been accelerated and foreclosure proceedings have already begun, we will continue the foreclosure action (if possible). You may have the right to assert in court, the non-existence of a default or any other defense to acceleration and foreclosure.

We will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, the mortgage loan may be reinstated, depending on the terms of the note and mortgage, any payments received and/or any relevant prior court order. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by us to enforce the terms of the mortgage agreement, in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING A PAYMENT, PLEASE CALL US TO VERIFY THE EXACT AMOUNT PAST DUE ON THE ACCOUNT.**

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Ocwen Loan Servicing, LLC

WWW.OCWEN.COM

Helping Homeowners is What We Do!™

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746 - 2936

In addition, a HUD counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

If you have any questions or concerns please call us toll-free at (800) 746-2936. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Failing to contact a housing counselor or attorney may result in the loss of certain opportunities, such as meeting with the lender or participating in mediation in front of a neutral third party.

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-597b) ("SCRA") regarding the servicemember's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify OCWEN immediately. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA, please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available at HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 746-2936 if you have questions about your rights under SCRA.

To remedy this situation we want to assist in trying to reach that goal. OCWEN would like to present some of the alternatives that might be available regarding the delinquent mortgage loan. While our primary objective is the collection of past due amounts on the loan, we want to work to find the best available alternative to bring the mortgage loan obligation current.

Chabungbam Somi Singh has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,  
Loan Servicing  
Toll Free Phone: (800) 746-2936

**ADDRESS WRITTEN CORRESPONDENCE TO:**  
Ocwen Loan Servicing, LLC  
Attention: Research Department  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

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**PAYMENT REMITTANCE INFORMATION****(Always include loan number 7131191723 with any payment)**

## Certified Payment Methods

| Western Union   | MoneyGram  |
|---|--|
| <b>Code City:</b> OCWEN<br><b>State:</b> Florida<br><b>Reference:</b> Loan number [REDACTED]<br><b>Agent Locator:</b> (800) 225-5227  | <b>Receiver Code:</b> 2355<br><b>Payable to:</b> Ocwen Loan Servicing, LLC<br><b>City, State:</b> Orlando, Florida<br><b>Reference:</b> Loan number [REDACTED]<br><b>Agent locator:</b> (800) 926-9400   |
| Mail a Money Order/Certified Check  | Bank Wire  |
| <b>For regular mail:</b><br>Ocwen Loan Servicing, LLC<br>P.O. Box 660264<br>Dallas, TX 75266-0264<br><b>For Overnight/Certified mail:</b><br>Ocwen Loan Servicing, LLC<br>Box # 660264<br>1010 W. Mockingbird Lane, Suite 100<br>Dallas, TX 75247 | <b>Bank:</b> Wells Fargo Bank, NA<br><b>ABA:</b> 121000248<br><b>Account Number:</b> 4124823352<br><b>Account Name:</b> Ocwen Loan Servicing, LLC<br><b>Reference:</b> Loan number [REDACTED] and<br>Property Address and Borrower Name<br><b>Email:</b> wire details to Transferfunds@ocwen.com |

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